

Testimony from Ron Graber
February 21, 2007

Good morning Mr. Chairman and members of the committee. My name is Ronald Graber, state legislative volunteer for AARP. Our organization represents 1.5 million Michigan residents over the age of 50. I'd like to thank you for giving this coalition the opportunity to come before you today to speak about the devastating effects of the Kreiner decision and our support for the Coalition Protecting Auto No-Fault.

AARP gives a voice to seniors across our state and nation on topics ranging from technology to healthy living styles. Our members rely on us to be the voice of their concerns and work with the legislature to protect their interests. Mr. Chairman and members of the committee, I come to you today representing the united voice of 1.5 million members who want the Kreiner Travesty fixed now.

As we all know, our auto no-fault system is the most comprehensive in the nation and has served as the model for many other states. All of our members can remember when our auto no-fault laws went into effect and the wonderful protection and security the law has provided throughout its 33-year history. However, recently this protection has slipped away, leaving us with a system with limited options for recourse and without the promise that we will be taken care of.

We became involved in the Kreiner issue because of the terrible injustices this ruling has caused to our membership and the negative consequences for our children and grandchildren if this problem is not fixed. This issue isn't just about making things right for our generation; this is about protecting the lives of my children, your children, our grandchildren and generations to come.

Seniors already require special services and care without the traumatic effects of an auto accident. Injuries that result are serious life changing events that require even more specialized care than many of our members already receive. The issue at hand is that our members are more vulnerable and less capable of being able to recover from a traumatic injury, and the law as interpreted by the courts fails to recognize this. Kreiner is setting the precedent that even though you are in misery, there is no chance for compensation. This is an incredibly harsh analysis for our members. Careless and drunk drivers are tarnishing our golden years and Kreiner is closing the doors of justice.

Because of Kreiner, the insurance companies representing drunk and reckless drivers are compensating victims less and less for serious injuries, often leaving them with nothing — while continuing to amass billions in profits.

In short, the Kreiner decision has proved to be a boom for the insurance industry, but a bust for the people of Michigan.

As seniors, we have dedicated our lives to this nation and should expect to receive a standard of care that we have grown to enjoy under Michigan's no-fault system. Our children and grandchildren deserve the same. As do yours.

AARP is a member of this broad-based coalition. It's not too often Lansing sees this type of alliance. But thanks to CPAN and their efforts to stop the injustice Kreiner has caused, we are united.

My children, your children, their children and grandchildren all deserve the protection Michigan's no-fault laws have promised; and deserve to have the Kreiner problem fixed. Michigan's residents rely on you to protect them; please put your differences aside, just as we have, and fix the Kreiner Travesty now.

In conclusion, I'd like to remind you that not just Michigan's seniors, but EVERYONE in this state, that is paying an enormous price because of a single court decision that has far exceeded what this legislative body ever intended — a system where there is little or no recourse for those who are injured by reckless and drunk drivers and have had their lives forever changed.

Thank you for your time.